

Norwest Bank Minnesota, N.A., as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3, by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact, by and through its duly authorized and appointed officer or director, does hereby Grant, Bargain, Sell, Convey, and Specially Warrant unto **Ramiro Navarro and Linda C Elmore, GRANTEE(S), that certain land and property situated and being in DeSoto County, State of Mississippi, to-wit:**

Lot 4, WOODS ESTATES SUBDIVISION, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 70, Page 49, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Also known as 7700 FORSTORIA DRIVE, SOUTHHAVEN, MS 38671

Parcel ID #: 1-07-8-28-11-0-00004.00

The property hereinabove described was acquired by the Grantor by instrument recorded in Book 583 at Page 242 in the aforesaid County and State.

"Grantor covenants that it has possession of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise"

The following reservations from and exceptions to this conveyance and the warranty of title made herein shall apply.


- (1) All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portions(s) of the herein described property (hereinafter, the "Property");
- (2) All valid oil, gas and mineral rights, interest or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;
- (3) All restrictive covenants, terms conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the

Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;

- (4) All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;
- (5) Ad valorem taxes, fees and assessments, if any for the current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and
- (6) Any conditions that would be revealed by a physical inspection and survey of the Property

WITNESS my signature this the 20th day of August,
2008.

**Wells Fargo Bank, N.A., successor by merger to
Wells Fargo Bank Minnesota, N.A., as Trustee
f/k/a Norwest Bank Minnesota, N.A., as Trustee
for Morgan Stanley Dean Witter Capital I Inc.
Trust 2002-NC3, Mortgage Pass-Through
Certificates, Series 2002-NC3, by Ocwen Loan
Servicing, LLC, successor by merger to Ocwen
Federal Bank, FA, its Attorney In Fact**

BY: 
Keith Chapman
ITS: REO Manager

STATE OF Florida
COUNTY OF Orange

Personally appeared before me, the undersigned authority in and for the said county, and state on this 20th day of August, 2008 within my jurisdiction, the within named Keith Chapman, who acknowledged that he is REO Manager for **Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact** for Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3, and that for and on behalf of said corporation and as the act and deed of said corporations, she executed the above and foregoing instrument after first having been duly authorized by Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 so to do.

Given under my hand and official seal, this the 20th day of August, 2008.

NOTARY PUBLIC-STATE OF FLORIDA
Leisa Seholm
Commission # DD681657
Expires: JUNE 04, 2011
CORPORATE TRUST FIDELITY BONDING CO., INC.

Leisa Seholm
NOTARY PUBLIC Leisa Seholm

MY COMMISSION EXPIRES: 06/04/2011

Tax ID No.: 1-07-8-28-11-0-00004.00	
Transfer Tax: \$	
Return to after recording:	Send new tax bills to:
U.S. Land Title, LLC	Ramiro Navarro and Linda C Elmore
1900 The Exchange Building 500	7700 Forestoria Cv
Atlanta, GA 30339 770-977-0933	, Southaven MS 38671
File No: 85004720	662-280-4333
Client No.: 101164440	
Other No: L843637	

Document prepared by:	
Brad D. Wilkinson 601-948-3595	

Home-Land Title & Abstract File J-805584

INDEX: LOT 4, WOODS ESTATES (SECTION 28, T1S, R7W) DESOTO COUNTY, MISSISSIPPI.

EXHIBIT "A"

LOT 4 WOODS ESTATES SUBDIVISION, IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 70, PAGE 49, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

**RETURN TO
HOME-LAND TITLE
P.O. BOX 321408
FLOWOOD, MS 39232**